



Order Filed on May 5, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
130 Clinton Road, Lobby B, Suite 202
Fairfield, NJ 07004
Telephone: 973-575-0707
Facsimile: 973-404-8886
Attorneys for Secured Creditor

Shauna Deluca, Esq. (SD-8248)

In Re:

Scott Gobel,

Debtor.

Michele Gobel,

Joint Debtor.

Case No.: 17-13089-CMG

Chapter: 13

Hearing Date: May 5, 2021

Judge: Christine M. Gravelle

**ORDER REGARDING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE
AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: May 5, 2021

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Secured Creditor: WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR
OPTION ONE MORTGAGE LOAN TRUST 2007-1, ASSET-BACKED CERTIFICATES,
SERIES 2007-1

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Debtors' Counsel: Steven J. Abelson

Property Involved ("Collateral"): 78 Vacari Way, Little Egg Harbor Twp, NJ 08087-4026

Relief sought: ■ Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Secured Creditor's Motion is resolved, subject to
the following conditions:

1. Status of post-petition arrearages as of April 21, 2021:
 - The Debtor is overdue for 03 months from 02/01/2021 through 04/01/2021.
 - The Debtor is overdue for 03 payments from 02/01/2021 through 04/01/2021 at
\$2,448.25 per month.

Funds Held In Suspense \$2,287.37

Total Arrearages Due \$5,057.38
2. Debtor must cure all post-petition arrearages, as follows:
 - Debtor shall make a lump-sum payment to cure the delinquency in the amount of
\$5,057.38 on or before May 15, 2021.
 - Beginning on 05/01/2021, regular monthly mortgage payments shall
continue to be made in the amount of \$2,448.25. This amount is subject to change based
on escrow and/or interest rate adjustments.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - Regular monthly payment: PHH Mortgage Services
Mailstop SBRP
PO Box 5469
Mt. Laurel, NJ 08054
 - Immediate payment: PHH Mortgage Services
Mailstop SBRP
PO Box 5469
Mt. Laurel, NJ 08054

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ This order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$188.00.
The fees and costs are payable:
■ Through the Chapter 13 plan.

In re:
Scott Gobel
Michele Gobel
Debtors

Case No. 17-13089-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 05, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Scott Gobel, Michele Gobel, 78 Vacari Way, Little Egg Harbor, NJ 08087-4026

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2007-1, Asset-Backed Certificates, Series 2007-1 ajennings@raslg.com
Aleisha Candace Jennings	on behalf of Creditor Wells Fargo Bank National Association ajennings@raslg.com
Brian C. Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	

District/off: 0312-3

User: admin

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Total Noticed: 1

on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor Harley-Davidson Credit Corp. bk@stewartlegalgroup.com

John R. Morton, Jr.

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigeef@gmail.com

Kevin M. Buttery

on behalf of Creditor Wells Fargo Bank National Association kbuttery@moodklaw.com

Shauna M Deluca

on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2007-1, Asset-Backed Certificates, Series 2007-1 sdeluca@raslg.com

Sindi Mncina

on behalf of Creditor Wells Fargo Bank National Association as Trustee for Option One Mortgage Loan Trust 2007-1, Asset-Backed Certificates, Series 2007-1 smncina@raslg.com

Sindi Mncina

on behalf of Creditor Wells Fargo Bank National Association smncina@raslg.com

Steven J. Abelson

on behalf of Debtor Scott Gobel sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

Steven J. Abelson

on behalf of Joint Debtor Michele Gobel sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15